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## ECONOMIC CONTENT AND FEATURES OF OCCUPATIONAL ACCIDENT AND DISEASES INSURANCE IN FRANCE

*In this article, the authors conducted a research of modern and current systems of occupational accident and diseases insurance occupational accident and diseases insurance. It is noted that in modern conditions there is no single model of occupational accident and diseases insurance, individual states adapt the system to their specific prevailing conditions. At the same time, social insurance is most often considered the most flexible and effective method of providing insurance against occupational accidents and diseases in comparison with private employer liability insurance programs. The authors conducted a research of the insurance system in France. The French system is considered to be the best social security systems in the world. First of all, this is the result of a long historical development, during which France gained a reputation as a kind of laboratory country, in which new forms of government were applied and new ways of social development were formed. It should also be noted that France plays a significant role both in Europe and around the world, and as a result, events in the history of this country had global significance. In the course of the research, the authors conducted a historical analysis, compiled a model of insurance from occupational accidents and diseases, and identified the specificity of this type of insurance in France.*

**Keywords:** *insurance, accident, health insurance, pension insurance, insurance system, insurance program, social security, occupational injuries, occupational diseases, France.*

**Кілт сөздер:** *сақтандыру, жазатайым оқиға, медициналық сақтандыру, зейнеткерлік сақтандыру, сақтандыру жүйесі, сақтандыру бағдарламасы, әлеуметтік қамсыздандыру, өндірістік жарақаттану, кәсіптік аурулар, Франция.*

**Ключевые слова:** *страхование, несчастный случай, медицинское страхование, пенсионное страхование, система страхования, страховая программа, социальное обеспечение, производственный травматизм, профессиональные заболевания, Франция.*

**Introduction.** Occupational accident and disease insurance programs are a long-standing type of social security that is widespread in many developed countries, which demonstrates their importance. The urgency of these programs lies in the fact that they include medical care, professional rehabilitation and benefits for workers injured at work or suffering from occupational diseases, as well as survivor allowances intended for family members of those who died as a result of accidents at work. Many of these programs have recently begun to include elements of prevention by stimulating the improvement of working conditions and occupational safety, as well as active support in financing preventive measures.

The purpose of this research is to explore the theoretical and historical foundations of occupational accident and diseases insurance in France.

To achieve this goal, the authors solved the following tasks:

- the chronology of the historical development of industrial accident insurance in France has been studied;
- models of the professional activity risk insurance system were proposed;
- the social security scheme in France is presented;
- the levels of the French insurance system are highlighted;
- the features of occupational accident and diseases insurance in France are disclosed.

In the course of writing the article, the authors used such research methods as the collection and generalization of theoretical material, the system method, the method of classification, grouping and system optimization.

**Literature review.** Nowadays, not many scientific papers have been devoted to the study of the difficulties of covering compensation in the order of compulsory social insurance against accident and occupational diseases.

It should be noted that these scientific researches were conducted by representatives of the Harvard School of Public Health, the World Health Organization and the World Bank – Christopher J. L. Murray, Alan D. Lopez [1].

Researchers working in various fields of science and technology are still trying to develop a theory of the etiology of accidents, which would help to identify, isolate and, as a consequence, eliminate the factors that contribute to the occurrence of accidents or are their direct cause. In this industry, the theory of the causes of accidents has made a great contribution and was reflected in the study of Abdul Raouf [2].

Legal means of ensuring compliance with labor protection requirements were reflected in the research of E. Fedorova [3].

Such scientific economists as N. Komarova [4], L.A. Shevchenko, T.I. Turinova [5] and others devoted their scientific works to the study of the specificity of social policy, as well as the insurance system in France.

**Main part.** The economic losses associated with occupational injuries and occupational morbidity are very noticeable and amount to more than 3% of GDP in industrialized countries. In the world, more than 2,7 million people die every year as a result of industrial accidents or occupational diseases. Every year, hundreds of millions of people become victims of diseases or disabilities caused by their work at work. The overwhelming majority of work-related deaths are caused by diseases (2,4 million deaths, or 86,3 %), in contrast to accidents at work (which account for the remaining 13,7 %). Together, they are the cause of 5-7 % of all deaths in the world.

To date, there is no single model of occupational accident and diseases insurance, each country adapts the system to its specific conditions. At the same time, in most cases, social insurance is a more flexible and effective way to provide occupational accident and diseases insurance compared to private employer liability insurance programs.

The analysis of the fundamental aspects of the smooth functioning of the occupational risk insurance system in many world countries allows us to distinguish three models of this type of insurance, shown in Figure 1.

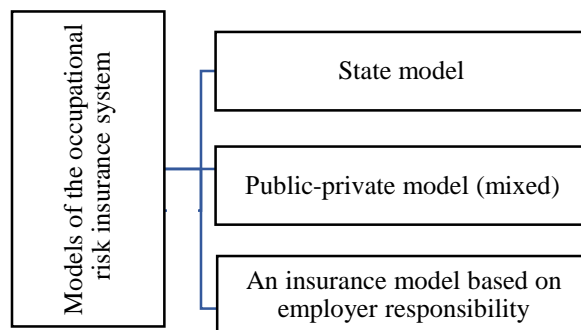


Figure 1. **Models of the occupational risk insurance system\***

*\* Compiled by the authors*

Any model of occupational risk insurance defines:

1. Risks of insurance coverage: the procedure for attributing an accident or illness of an employee to an insured event; classification of occupational risks.

2. The contingent of insured persons: only employees working under employment contracts (the so-called traditional approach to determining the status of the insured) or all categories of employees, including self-employed, students, individual entrepreneurs (the so-called broad approach).

3. The procedure for payment of insurance contributions: the person who has to pay the insurance premium (only the employer: the employer and the employee together); the procedure for calculating the amount of the insurance premium rate; economic incentives to reduce the insurance tariff.

4. The composition, form and amount of compensation for injured workers and their family members.

5. The scheme of payment of compensation benefits: periodic, lump-sum payments, or both.

If the State has adopted the state model of occupational risk insurance, then the authorized state bodies are responsible for regulating all five elements. If the state has established a mixed (private-public) model

of occupational risk insurance, then the definition and regulation of one or another element of the model is distributed between public authorities and private insurance companies. But even in this case, the state reserves supervision over the activities of private insurance companies.

According to WHO, today the level of medical development in France is considered the highest in the world, and ranks first in the EU. The country has the highest average life expectancy in Europe, the lowest mortality from cardiovascular diseases and a high birth rate. However, despite this, there is an inevitable aging of the population and, accordingly, an increase in life expectancy lead to the fact that addiction will become the main problem of future decades. By 2030, the number of people over the age of 70 will increase threefold, and over the age of 80 will increase fourfold[6].

The social protection system in France can be characterized as quite difficult, at the same time complex, because it has almost completely covered the entire population of the country in the event of almost all types of risks. It has been formed for hundreds of years under the influence of various social, economic and political factors.

The modern model of social security in France occupies a leading position among all European countries, which account for the highest standard of living. Almost all French people are convinced of the uniqueness of their social protection system, which has no analogues in the whole world. However, according to experts, every year more than 390 billion euros are spent on the basic provision of the French population insurance system, and this in turn amounts to almost 31% of GDP.

Also, some critics of the French system believe that in the next decade it should be expected that the deficit of the French pension system will increase to 55 billion euros. About 12% of GDP is allocated from the state budget for healthcare. It is partially funded by mandatory contributions to the social security system, which are levied on both employees and employers. At the same time, there is one hundred percent coverage for people in a difficult economic situation or in need of long-term treatment and rehabilitation.

At the same time, within the framework of the international standard, the French healthcare system is relatively expensive. The French healthcare system has a rather complex structure and it is quite difficult to manage it. France was ranked first by the World Health Organization in 2000. Its Healthcare system is still recognized as one of the most highly effective.

The structure of social security in France is shown in Figure 2.

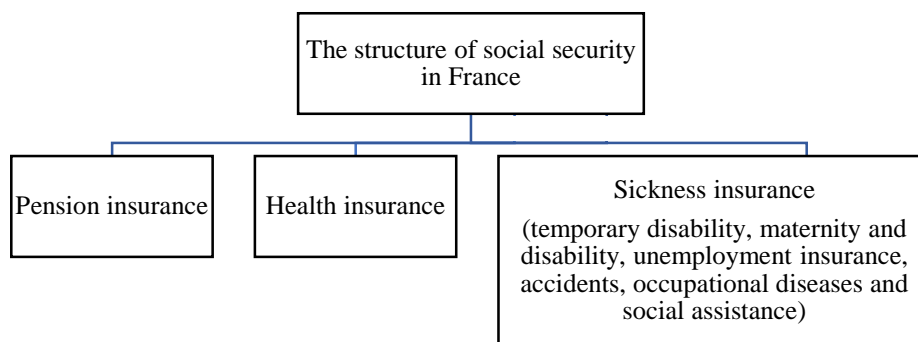


Figure 2. **The structure of social security in France\***

*\* Compiled by the authors*

Historical changes in the healthcare system in France resulted in the creation of a mixed organization based on several fundamental principles. The French system, which took corporate Germany as a model, which applies the Bismarckian model, includes a model of social security that arise in cases of professional activity. According to the Beveridge model used in England, the system covers the medical risks of all residents of the state. As a result, the French social insurance system became a mixed version of the Beveridge and Bismarck models. It contains elements of the German and English systems. The German system applies a horizontal distribution, that is, payments do not depend on income and the risks of segments of the population are paid. The English system, in turn, applies vertical distribution, thanks to which the distribution occurs from one category of the population to the next [7].

Guaranteeing equal rights to all persons insured in the social security system, the French health care system in its current form, however, is heterogeneous:

- firstly, it has three main health insurance regimes that cover employees, agricultural workers who are not employed, and self-employed workers, or pensioners, as well as their heirs by law;

- secondly, there are special regimes that include certain professions, whose representatives themselves manage these regimes;
- thirdly, inactive segments of the population are also insured due to the fact that they are covered by the rights to social insurance and provision of low-income citizens, or because they belong to the general regime due to the lack of other coverage in the health care system in France.

In France, large legislative powers in the field of social security are concentrated in the hands of the Government, which can adopt, on behalf of Parliament, legal acts establishing the conditions for the provision of pensions and benefits.

At the same time, France is one of the few countries in the world that have implemented the codification of social security standards. The Social Security Code was adopted in 1956 and revised in 1985.

The peculiarity of the French state social security system is the presence of independent programs for employees of different sectors of the economy, in particular, the following programs can be distinguished:

1. general, which is of the most important importance - all categories of workers are involved, except those in the agricultural sector outside of industry programs. The program includes insurance in cases of illness, pregnancy and childbirth, occupational injury or occupational disease, old age, loss of breadwinner;
2. workers employed in the agricultural sector;
3. workers in some sectors of the economy (railway workers, miners, civil servants, etc.);
4. a large number of programs for self-employed persons, which include the payment of sickness benefits, maternity benefits, pensions.

It is very important to note that there is a certain coordination between these programs, in particular, uniform standards on management, financing and complaint handling have been established.

The French system of occupational accident and diseases insurance includes various insurance mechanisms operating at three levels:

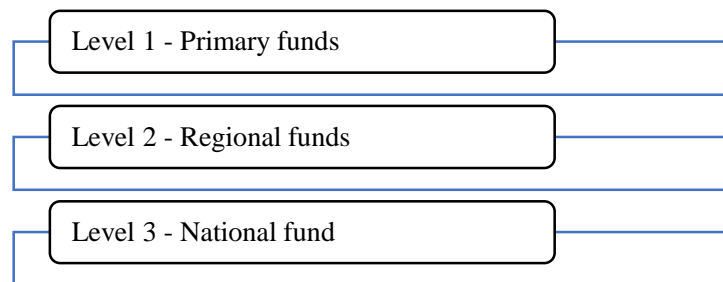


Figure 3. **Levels of the French occupational accident and occupational disease insurance system\***  
*\*Compiled by the authors*

In France, some private and public enterprises and organizations have the right to their own management of the field of compensation for occupational injuries and occupational diseases under the supervision of the Ministry of Health and Social Security.

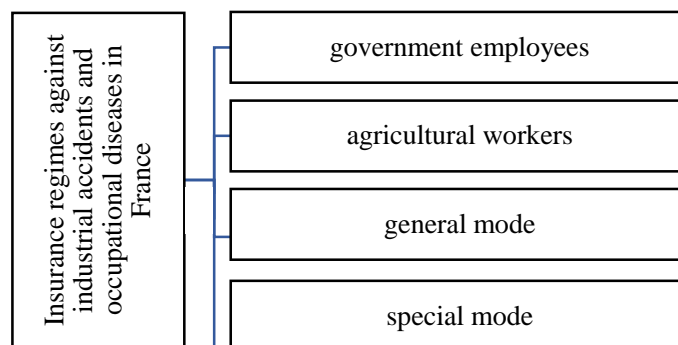


Figure 4. **Modes of occupational accident and diseases insurance\***  
*\*Compiled by the authors*

There are four modes of occupational accident and diseases insurance in the country:  
 1) government employees (covers about 5 million people);

- 2) agricultural workers (coverage is about 2 million people);
- 3) general regime (provides approximately 18 million people);
- 4) special treatment (lawyers, merchants, doctors, aviation workers, nuclear power plants, etc. — only about 1 million people).

The system of social protection of workers from accidents at work, the foundations of which were laid down by the French Law of April 9, 1898, is characterized by the following principles of organization:

- presumption of employer responsibility for the consequences of occupational injuries;
- fixed amount of compensation paid to the injured employee;
- prevention of occupational aviation risks.

Occupational risk levels are assessed on a scale of 800 classes, and the insurance rate is in the range between 0,1 and 4% of the insured salary. At the same time, approximately 3/4 of policyholders pay insurance premiums in the range between 0,1 and 1,99%, and more than half — in the range between 0,1 and 1% of the insured salary.

A low level of labor protection leads to a decrease in productivity, because work-related accidents and illnesses entail very significant costs and can have many serious consequences, both direct and indirect, for employees, their families and employers [8].

The organization of the French national insurance system for accidents at work and occupational diseases has many features:

- Firstly, employees are guaranteed from accidents on the way to and from work (taking into account the necessary deviation from the route) on all types of transport.

- Secondly, the occupational safety inspector plays an important role in insurance companies whose main activity is to assist in reducing occupational injuries. So, in France, almost every insurance company has a technical supervision service, endowed by law with significant rights in the field of supervision of the organization of labor protection;

- Thirdly, an important function of insurance companies is the rehabilitation of victims in order to return them to work. The peculiarity of rehabilitation is the treatment of victims in clinics and hospitals owned by insurance companies.

- Fourth, it should be noted that at present, in many economically developed countries, there is a steady tendency to single out certain categories of workers with special working conditions and adopt special insurance programs for them, other than insurance for workers of mass professions.

- Fifthly, another significant feature of the systems of compulsory social insurance against accidents at work is the practice of interaction between social partners: the state, employers' associations and trade unions.

The healthcare system in France uses the Bismarck system, this is when the system is invested thanks to insurance premiums, at the same time, the activities of the insurance funds themselves are under state control. The private sector, along with the public sector, provides all medical services, including hospital treatment. Patients have the opportunity to freely choose a doctor, hospital or medical organization. Moreover, access to medical care is free. Additional voluntary health insurance can be used to jointly repay some payments. The source of financing of old-age, disability and survivor's insurance pensions is the contributions of persons subject to compulsory health insurance and employers [9].

Contributions are calculated in proportion to wages or income limited by the maximum limit, they depend on the category of insured, fixed contributions are set for domestic workers, hotel attendants, taxi drivers and some other professional groups. Contributions of employees are withheld by the employer when paying wages. Payments are made at the expense of current income, no long-term savings system has been created. The general social security program provides for the provision of both insurance pensions and gratuitous benefits and social assistance to the elderly.

**Conclusion.** Thus, the analysis of the characteristics of the national occupational accident organization and occupational disease insurance systems in France allows us to draw a number of conclusions:

- in France, employees are insured against accidents on their way to and from work (taking into account the necessary deviation from the route) on all types of transport.

- labor safety inspectors play an important role in insurance companies. The main direction of their activity is the provision of assistance to reduce occupational injuries. For example, in France, almost every insurance company has a technical supervision service, endowed by law with significant rights in the field of supervision of the organization of labor protection.

- Another significant feature of compulsory social insurance systems against industrial accidents in France is the practice of interaction between social partners: the state, employers' associations and trade unions.

French law does not give an exact definition of an accident. However, it determines that insurance risks related to work injuries, injuries on the way to and from the workplace, as well as occupational diseases are subject to insurance.

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**Алина Г.Б., Есенова Г.Ж., Рахимова Г.А., Кабашева Н.В.**

## **ФРАНЦИЯНЫҢ КӘСІБИ АУРУЛАРДАН ЖӘНЕ ӨНДІРІСТЕГІ ЖАЗАТАЙЫМ ОҚИҒАЛАРДАН САҚТАНДЫРУДЫҢ ЭКОНОМИКАЛЫҚ МАЗМҰНЫ МЕН ЕРЕКШЕЛІКТЕРІ**

### **Андатпа**

Бұл мақалада авторлар өндірістегі жазатайым оқиғалардан және кәсіби аурулардан сақтандырудың қазіргі және қолданыстағы жүйелеріне зерттеу жүргізді. Қазіргі жағдайда өндірістегі жазатайым оқиғалардан және кәсіби аурулардан сақтандырудың бірыңғай моделі жоқ, жекелеген мемлекеттер жүйені өздерінің нақты қалыптасқан жағдайларына бейімдейді. Сонымен қатар көп жағдайда әлеуметтік сақтандыру жұмыс берушілердің жауапкершілігін сақтандырудың жеке бағдарламаларымен салыстырғанда өндірістегі жазатайым оқиғалардан және кәсіптік аурулардан сақтандыруды қамтамасыз етудің неғұрлым икемді және тиімді тәсілі болып табылады. Авторлар Франциядағы сақтандыру жүйесіне зерттеу жүргізді. Әлемдегі ең жақсы әлеуметтік қамсыздандыру жүйелерінің бірі – Францияда құрылған жүйе. Бұл, ең алдымен, ұзақ тарихи дамудың нәтижесі, оның барысында Франция басқарудың жаңа нысандары қолданылған және әлеуметтік дамудың жаңа жолдары қалыптасқан зертхана елі ретінде беделге ие болды. Сондай-ақ Францияның Еуропада да, бүкіл әлемде де үлкен рөл атқаратынын және соның салдарынан осы елдің тарихындағы оқиғалардың әлемдік маңызы болғанын атап өткен жөн. Зерттеу барысында авторлар тарихи талдау жүргізіп, өндірістегі жазатайым оқиғалардан және кәсіби аурулардан сақтандыру моделін анықтады, сондай-ақ Францияда сақтандырудың осы түрінің ерекшеліктерін анықтады.

**Алина Г.Б., Есенова Г.Ж., Рахимова Г.А., Кабашева Н.В.**

## **ЭКОНОМИЧЕСКОЕ СОДЕРЖАНИЕ И ОСОБЕННОСТИ СТРАХОВАНИЯ ОТ НЕСЧАСТНЫХ СЛУЧАЕВ НА ПРОИЗВОДСТВЕ И ПРОФЕССИОНАЛЬНЫХ ЗАБОЛЕВАНИЙ ВО ФРАНЦИИ**

### **Аннотация**

В данной статье авторами проведено исследование современных и актуальных систем страхования от несчастных случаев на производстве и профессиональных заболеваний. Отмечается, что в современных условиях отсутствует единая модель страхования от несчастных случаев на производстве и профессиональных заболеваний, отдельные государства адаптируют данную систему под свои конкретные сложившиеся условия. В то же время, чаще всего социальное страхование считается наиболее гибким и эффективным методом обеспечения страхования от несчастных случаев на производстве и профессиональных заболеваний по сравнению с частными программами страхования ответственности работодателей. Авторы провели исследование системы страхования во Франции. Одной из лучших систем социального обеспечения в мире считается система, созданная во Франции. Это результат, прежде всего, длительного исторического развития, в ходе которого Франция приобрела репутацию своеобразной страны – лаборатории, в которой применялись новые формы правления и формировались новые пути общественного развития. Также следует отметить, что Франция играет большую роль как в Европе, так и во всем мире, и как следствие события в истории данной страны имели мировое значение. В ходе исследования авторы провели исторический анализ, составили модель страхования от несчастных случаев на производстве и профессиональных заболеваний, а также выявили особенности этого вида страхования во Франции.

